

Guard Against Identity & Equity Theft



Check Your Records



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A message from:

Karen V. Murphy
Nassau County Clerk

Dear Neighbor:

SECURITY – *it's what we all want and need, and what we all expect from government. To that end, as County Clerk, I am vigilant in my cause not only in protecting all records entrusted to my office but also in making all County departments aware of the necessity for them to do the same. All too many residents have been victimized in some manner by Identity Theft. So, it is not surprising that this is the fastest growing crime in the United States today.*

*As a Constitutional Officer, I am charged with the responsibility for maintaining, preserving and protecting the Public Record – your records. **Credit Bureaus rely on the information that is found in this office to determine credit ratings.** For this reason, securing the records, and in particular, the Clerk's database, is crucial in preventing Identity Theft. The records at the Clerk's Office contain "prime information":*

- Documents filed in the County Clerk's Office contain information on home ownership, mortgages, judgments, liens, business names, powers of attorney and papers filed in lawsuits;
- Not securing these records could lead to the loss of equity in your home, a judgment fraudulently being entered against you, or title to your house being transferred to another without your knowledge.

Furthermore, Identity Thieves have become quite resourceful in their approaches. By obtaining 'prime information' from various documents and other sources, they utilize the data to open charge accounts, receive credit cards and obtain auto and bank loans.

Therefore, I encourage all residents to visit the Office of the County Clerk and review the information contained in your records here.

OVERVIEW

This booklet will provide you with an overview of the particular records that you should review at the County Clerk's Office:

- *Where to begin*
- *Section, Block and Lot*
(Real Estate Index)
- *Court Records*
- *Business Names*
- *Judgments & Liens*
- *Public Access & Security*
- *Credit Bureaus*

Where to begin . . .

Upon your arrival at 240 Old Country Road in Mineola, you will note that a map of the County Clerk Office divisions is on view in the center of the lobby on the first floor.

Section, Block and Lot

Nassau County indexes property information according to the "Section, Block and Lot" system. Your tax bill is an easy reference source for this information. Knowing your 'section, block and lot' information is key to locating a copy of your deed and mortgage instruments and several other records. The Division of Section, Block and Lot is in Room 111.

Court Records

The index to the contents of court case files can be viewed on any of the public access terminals or in the Division of Court Records Requisition - Room 106. The papers filed in lawsuits or actions will be filed here. You should always check to see if there is any action listed in the Court Records that may impact you.

Business Names/Misc/UCC Index

You can view records of businesses incorporated in New York State and other business entities doing business in Nassau County on any public access terminal or for more information, go to Room 107 - Division of Receiving. If you are a business owner, it is essential that you review the records filed pertaining to your business for accuracy.

Can Your Identity & Your Home's Equity Be Stolen?

Officials say that the Home Sale racket is one of the more innovative types of Identity Theft. Thieves assume homeowners' identities and strip the equity out of the property and the owner's would not become aware of this occurrence until the damage had been done.



Thieves stole the identity of Mildred King and then stole her unmortgaged 2-story brick house in Detroit, federal prosecutors say.

The first line in defense of Identity Theft is prevention. Part of that prevention is knowing who has your information and ensuring that it is reported accurately.

Judgments & Liens

Transcripts of judgments from other courts as well as federal tax liens and state warrants are filed and available for viewing on public access terminals. These records are crucial to all residents. Check to see if you have any judgments or liens that may have been filed without your knowledge. Additionally, if you ever had a judgment or lien filed and it was satisfied, you would want to ensure that the record reflects this.

Public Access Computers & Security

The index to all county records was maintained on paper until July 1992 when the office records were made available on computer. Over the years the computerized index has been expanded to include all County Clerk Records. In 1995, images of documents recorded in the Office of the County Clerk were recorded and made available on public access terminals. Not every document filed is available on these terminals or for the public. The law provides that certain documents are not available to the public. Whether public or not, the integrity of the records is critical. By employing basic security techniques widely used in the private sector, we can protect the records from tampering or alteration. Therefore, security enhancements will always be our Number 1 priority as our technology evolves.

Public access terminals are available in:

Room 111 - Division of Section, Block & Lot;
Room 107 - Division of Receiving;
Room 108 - Legal Division;
Room 106 - Division of Court Records
Requisition; and
Lower Level - Division of Deeds & Mortgages.



Nassau County Clerk
Karen V. Murphy

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To check your Credit Reports for accuracy, order a copy from each of the following agencies:

EQUIFAX:

www.equifax.com
1-800-684-1111
To report fraud: 1-800-525-6285

EXPERIAN:

www.experian.com
For report or to report fraud: 1-888-397-3742

TRANSUNION:

www.transunion.com
1-800-916-8800
To report fraud: 1- 800-680-7289

Make sure there are no requests listed on your report that were not authorized. Please keep in mind that credit bureaus may charge up to \$9 per report.

If you believe you have been victimized, call:

1-877-ID-THEFT for an ID Theft Affidavit.

To decrease the number of unsolicited Credit Card applications you receive, call: 1-888-5-OPTOUT

For more information and updates on these issues and others visit the Clerk's website at:

www.co.nassau.ny.us/clerk